

PTO/SB/08a (08-03)

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Substitute for form 1449A/PTO

INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Sheet

1

of

3

## Complete if Known

Application Number	09/694,644
Filing Date	June 27, 2001
First Named Inventor	Saylor
Art Unit	3624
Examiner Name	LEE, CHEUKFAN

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GROUP 3600

Attorney Docket Number DW:WebDep644

## U. S. PATENT DOCUMENTS

Examiner Initials*	Cite No. <sup>1</sup>	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code <sup>2</sup> (# known)			
JL		US- 5,221,838	06-22-1993	Gutman et al.	
JL		US- 5,590,197	12-31-1996	Chen et al.	
JL		US- 5,684,950	11-04-1997	Dare et al.	
JL		US- 5,748,737	05-05-1998	Daggar	
JL		US- 5,819,034	10-06-1998	Joseph et al.	
JL		US- 5,845,070	12-01-1998	Ikudome	
JL		US- 5,903-721	05-11-1999	Sixtus	
JL		US- 5,960,411	09-28-1999	Hartman et al.	
JL		US- 5,987,140	11-16-1999	Rowney et al.	
JL		US- 5,987,438	11-16-1999	Nakano et al.	
JL		US- 5,991,749	11-23-1999	Morrill, Jr.	
JL		US- 6,000,832	12-14-1999	Franklin et al.	
JL		US- 6,014,636	01-11-2000	Reeder	
JL		US- 6,023,684	02-08-2000	Pearson	
JL		US- 6,029,141	02-22-2000	Bezos et al.	
JL		US- 6,058,250	05-02-2000	Hardwood et al.	
JL		US- 6,112,984	09-05-2000	Snavely	
JL		US- 6,199,077	03-06-2001	Inala et al.	

## FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>6</sup>
		Country Code <sup>3</sup> Number <sup>4</sup> Kind Code <sup>5</sup> (# known)				
JL		WO 0157813A1	08-09-2001	Watkins		

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Date Considered

3/20/06

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This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents; P.O. Box 1450, Alexandria, VA 22313-1450.

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Sheet

2

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## Complete if Known

Application Number	09/894,644
Filing Date	June 27, 2001
First Named Inventor	Saylor
Art Unit	3624
Examiner Name	LEE, CHEUKFAN

Attorney Docket Number DW:WebDep644

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see IDS  
4/14/2004

## U. S. PATENT DOCUMENTS

Examiner Initials*	Cite No. <sup>1</sup>	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code <sup>2</sup> ( <i>if known</i> )			
JL		US- 6,278,993	08-21-2001	Kumar et al.	
JL		US- 6,315,193	11-13-2001	Hogan	
JL		US- 6,321,339	11-20-2001	French et al.	
JL		US- 6,327,348	12-04-2001	Walker et al.	
JL		US- 6,347,305	02-12-2002	Watkins	
JL		US- 6,401,079	06-02-2002	Kahn et al.	
JL		US- 6,441,938	06-25-2002	Gates et al.	
JL		US- 6,477,565	11-5-2002	Daswani et al.	
JL		US- 6,477,578	11-5-2002	Mhoon	
JL		US- 6,601,761	08-05-2003	Katis	
JL		US- 6,609,113	08-19-2003	O'Leary et al.	
JL		US- 20010044756A1	11-22-2001	Watkins et al.	
		US-			

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		Country Code <sup>3</sup> Number <sup>4</sup> Kind Code <sup>5</sup> ( <i>if known</i> )				

Examiner Signature

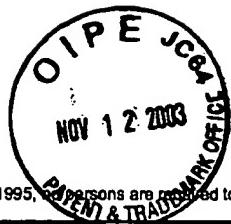
*J. H. Hiltz*

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## INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Sheet

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### Complete If Known

Application Number	09/894,644
Filing Date	June 27, 2001
First Named Inventor	Saylor
Art Unit	3624
Examiner Name	LEE, CHEUKFAN

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Attorney Docket Number DW:WebDep644

### NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
JL		iPIN web pages, <a href="http://www.ipin.com/solutions/virtual_payments/">http://www.ipin.com/solutions/virtual_payments/</a> , at least as early as October 21, 2003, 3 pages.	
JL		"digital wallet," Webopedia.com, <a href="http://www.webopedia.com/TERM/digital_wallet.html">http://www.webopedia.com/TERM/digital_wallet.html</a> , at least as early as September 22, 2003, 2 pages.	
JL		PayPal web pages, <a href="http://www.paypal.com">http://www.paypal.com</a> , at least as early as September 16, 2003, 4 pages.	
JL		"e-Duction: The Ultimate Way to Pay," e-Duction web page, <a href="http://www.e-duction.com/">http://www.e-duction.com/</a> , at least as early as June 24, 2001, 1 page.	
JL		"Computer Incentive Program-Riverview SD," <a href="http://www.pde.psu.edu/supersolutions/computerincentive/campincreview.html">http://www.pde.psu.edu/supersolutions/computerincentive/campincreview.html</a> , at least as early as June 24, 2001, 1 page (note: applicants were unable to find pages 2-4).	
JL		"EZ Deduct," Fringe Benefits Management Company web page, <a href="http://www.fbsmc-benefits.com/aboutfbsmc/ezdeduct.asp">http://www.fbsmc-benefits.com/aboutfbsmc/ezdeduct.asp</a> , at least as early as June 24, 2001, 1 page.	
JL		"Teachers' Retirement System of the State of Illinois," <a href="http://wwwTRS.state.il.us/Pubs/ins04.html">http://wwwTRS.state.il.us/Pubs/ins04.html</a> , at least as early as June 24, 2001, 1 page (note: applicants were unable to find page 2).	

Examiner Signature

Date Considered

3/18/2004

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## ELECTRONIC INFORMATION DISCLOSURE STATEMENT

Electronic Version v18

Stylesheet Version v18.0

Title of Invention	Web Dependent Consumer Financing and Virtual Reselling Method						
Application Number:	09/894644						
Confirmation Number:	9353						
First Named Applicant:	Eric Saylor						
Attorney Docket Number:	DW:WebDep644						
Art Unit:	2161						
Search string:	( 6411938 ).pn.						
<b>RECEIVED</b> APR 14 2004 <b>GROUP 3600</b>							
US Patent Documents							
Note: Applicant is not required to submit a paper copy of cited US Patent Documents							
init	Cite.No.	Patent No.	Date	Patentee	Kind	Class	Subclass
J2	1	6411938	2002-06-25	Gates et al.			

### Remarks

Note: Remarks are not for responding to an office action.

Applicants submit herewith copies of patents and other art of which they are aware and which they desire to have considered by the Patent Office in accordance with 37 CFR Section 1.97. In accordance with 37 CFR Section 1.97(b)(3), this Information Disclosure Statement is being submitted before the mailing date of a first office action on the merits. In accordance with 37 CFR Section 1.97(h), the filing of this Information Disclosure Statement will not be regarded as an admission that any patent or patents, or other art referred to herein is, or is considered to be, material to patentability under 37 CFR Section 1.56(b) unless specifically designated as such. The person making this statement is the attorney who signs below on the basis of the information supplied by the inventors and the information in the file. The Commissioner is hereby authorized to charge any additional fee required or credit any overpayments to Deposit Account Number 50-2115.

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Examiner Name

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<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>		Application Number	
(use as many sheets as necessary)		Filing Date	Concurrently herewith
		First Named Inventor	Eric Saylor
		Group Art Unit	
		Examiner Name	
Sheet	1	of	1
		Attorney Docket Number	
		KDO:196760-1	



#### **OTHER PRIOR ART – NON PATENT LITERATURE DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
<i>JL</i>		Web site printout, <a href="http://www.trs.state.il.us/Pubs/ins04.html">http://www.trs.state.il.us/Pubs/ins04.html</a> , "Notice to Employers Regarding Payroll Deduction Program Payments," Teacher's Retirement System of the State of Illinois, copyright 1998-2001, at least as early as 1998	
<i>JL</i>		Web site printout, <a href="http://www.fbmc-benefits.com/aboutfbmc/ezdeduct.asp">http://www.fbmc-benefits.com/aboutfbmc/ezdeduct.asp</a> , "Products and Services," Fringe Benefits Management Company, at least as early as June 24, 2001	
<i>JL</i>		Web site printout, <a href="http://www.pde.psu.edu/supersolutions/computerincentive/compincriview.html">http://www.pde.psu.edu/supersolutions/computerincentive/compincriview.html</a> , "Computer Incentive Program - Riverview SD," Pennsylvania Department of Education, at least as early as April 5, 2001	
<i>JL</i>		Web site printout, <a href="http://www.e-duction.com">http://www.e-duction.com</a> , "e-Duction The Ultimate Way to Pay," e-Duction, at least as early as 2001	

Examiner Signature	H. Hutz	Date Considered	3/18/2006
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**<sup>1</sup> Unique citation designation number.** **<sup>2</sup> Applicant is to place a check mark here if English language Translation is attached.**

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## **INFORMATION DISCLOSURE STATEMENT BY APPLICANT**

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Sheet 1 of 1

Substitute for form 1449A/PTO				<b>Complete if Known</b>	
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>				Application Number	09/894,644
				Filing Date	June 27, 2001
				First Named Inventor	Saylor
				Art Unit	2161
				Examiner Name	
Sheet	1	of	1	Attorney Docket Number	DW:WebDep644

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## **FOREIGN PATENT DOCUMENTS**

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